

|                                 |   |                               |   |
|---------------------------------|---|-------------------------------|---|
| <i>SERFF Tracking Number:</i>   | <i>BNLA-125750679</i>                                       | <i>State:</i>                 | <i>Arkansas</i>                             |
| <i>Filing Company:</i>          | <i>Bankers Life and Casualty Company</i>                    | <i>State Tracking Number:</i> | <i>39762</i>                                |
| <i>Company Tracking Number:</i> |   |                               |   |
| <i>TOI:</i>                     | <i>MS06 Medicare Supplement - Other</i>                     | <i>Sub-TOI:</i>               | <i>MS06.000 Medicare Supplement - Other</i> |
| <i>Product Name:</i>            | <i>Medicare Supplement</i>                                  |                               |   |
| <i>Project Name/Number:</i>     | <i>Lead Generating Postcards/17483-WC; 3401-WC; 3402-WC</i> |                               |   |

## Filing at a Glance

Company: Bankers Life and Casualty Company

Product Name: Medicare Supplement

SERFF Tr Num: BNLA-125750679 State: ArkansasLH

TOI: MS06 Medicare Supplement - Other

SERFF Status: Closed

State Tr Num: 39762

Sub-TOI: MS06.000 Medicare Supplement - Other

Co Tr Num:

State Status: Filed-Closed

Filing Type: Advertisement

Co Status:

Reviewer(s): Stephanie Fowler

Author: Janice Fron

Disposition Date: 08/07/2008

Date Submitted: 07/29/2008

Disposition Status: Filed

Implementation Date Requested: On Approval

Implementation Date:

State Filing Description:

## General Information

Project Name: Lead Generating Postcards

Status of Filing in Domicile: Pending

Project Number: 17483-WC; 3401-WC; 3402-WC

Date Approved in Domicile:

Requested Filing Mode: Review & Approval

Domicile Status Comments:

Explanation for Combination/Other:

Market Type: Individual

Submission Type: New Submission

Group Market Size:

Overall Rate Impact:

Group Market Type:

Filing Status Changed: 08/07/2008

State Status Changed: 08/07/2008

Deemer Date:

Corresponding Filing Tracking Number:

Filing Description:

To: Insurance Department Personnel

RE: MEDICARE SUPPLEMENT ADVERTISING

Invitation To Inquire

Lead Generating Postcards

Form Numbers: 17483; 3401; 3402

SERFF Tracking Number: BNLA-125750679 State: Arkansas  
Filing Company: Bankers Life and Casualty Company State Tracking Number: 39762  
Company Tracking Number:  
TOI: MS06 Medicare Supplement - Other Sub-TOI: MS06.000 Medicare Supplement - Other  
Product Name: Medicare Supplement  
Project Name/Number: Lead Generating Postcards/17483-WC; 3401-WC; 3402-WC

Dear Sir or Madam:

In accordance with your state's requirements, we are filing the above captioned forms for your review. These postcards will be mailed to prospects to provide an opportunity for them to request a personal Medicare coverage review, or request additional information concerning 2008 Medicare changes, or request additional information concerning the Medicare Supplement plan options that are currently available and approved for sale in your state.

These forms are being filed simultaneously on a nationwide basis and include our home state of Illinois.

Your consideration prompt approval of our filing is sincerely appreciated.

Very truly yours,

Janice D. Fron  
Product Approval and Compliance

## Company and Contact

### Filing Contact Information

Janice Fron, Filing Project Leader j.fron@banklife.com  
222 Merchandise Mart Plaza - 19th Floor (312) 396-7538 [Phone]  
Chicago, IL 60654 (312) 396-5907[FAX]

### Filing Company Information

|                                   |                         |                             |
|-----------------------------------|-------------------------|-----------------------------|
| Bankers Life and Casualty Company | CoCode: 61263           | State of Domicile: Illinois |
| 600 West Chicago Ave              | Group Code: 233         | Company Type:               |
| Chicago, IL 60654-2800            | Group Name:             | State ID Number:            |
| (800) 621-3724 ext. [Phone]       | FEIN Number: 36-0770740 |                             |

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## Filing Fees

Fee Required? Yes  
Fee Amount: \$75.00

|                                 |   |                               |   |
|---------------------------------|---|-------------------------------|---|
| <i>SERFF Tracking Number:</i>   | <i>BNLA-125750679</i>                                       | <i>State:</i>                 | <i>Arkansas</i>                             |
| <i>Filing Company:</i>          | <i>Bankers Life and Casualty Company</i>                    | <i>State Tracking Number:</i> | <i>39762</i>                                |
| <i>Company Tracking Number:</i> |   |                               |   |
| <i>TOI:</i>                     | <i>MS06 Medicare Supplement - Other</i>                     | <i>Sub-TOI:</i>               | <i>MS06.000 Medicare Supplement - Other</i> |
| <i>Product Name:</i>            | <i>Medicare Supplement</i>                                  |                               |   |
| <i>Project Name/Number:</i>     | <i>Lead Generating Postcards/17483-WC; 3401-WC; 3402-WC</i> |                               |   |
| <b>Retaliatory?</b>             | No  |                               |   |
| <b>Fee Explanation:</b>         | Arkansas requires \$25.00 per form.                         |                               |   |
|                                 | 3 x \$25.00= \$75.00  |                               |   |
| <b>Per Company:</b>             | No  |                               |   |

*SERFF Tracking Number:*      *BNLA-125750679*                      *State:*                      *Arkansas*  
*Filing Company:*              *Bankers Life and Casualty Company*              *State Tracking Number:*              *39762*  
*Company Tracking Number:*  
*TOI:*                      *MS06 Medicare Supplement - Other*              *Sub-TOI:*                      *MS06.000 Medicare Supplement - Other*  
*Product Name:*              *Medicare Supplement*  
*Project Name/Number:*              *Lead Generating Postcards/17483-WC; 3401-WC; 3402-WC*

| COMPANY                           | AMOUNT  | DATE PROCESSED | TRANSACTION # |
|-----------------------------------|---------|----------------|---------------|
| Bankers Life and Casualty Company | \$75.00 | 07/29/2008     | 21650803      |

*SERFF Tracking Number:*      *BNLA-125750679*                      *State:*                      *Arkansas*  
*Filing Company:*              *Bankers Life and Casualty Company*              *State Tracking Number:*              *39762*  
*Company Tracking Number:*  
*TOI:*                      *MS06 Medicare Supplement - Other*              *Sub-TOI:*                      *MS06.000 Medicare Supplement - Other*  
*Product Name:*              *Medicare Supplement*  
*Project Name/Number:*              *Lead Generating Postcards/17483-WC; 3401-WC; 3402-WC*

## Correspondence Summary

### Dispositions

| <b>Status</b> | <b>Created By</b> | <b>Created On</b> | <b>Date Submitted</b> |
|---------------|-------------------|-------------------|-----------------------|
| Filed         | Stephanie Fowler  | 08/07/2008        | 08/07/2008            |

|                                 |   |                               |   |
|---------------------------------|---|-------------------------------|---|
| <i>SERFF Tracking Number:</i>   | <i>BNLA-125750679</i>                                       | <i>State:</i>                 | <i>Arkansas</i>                             |
| <i>Filing Company:</i>          | <i>Bankers Life and Casualty Company</i>                    | <i>State Tracking Number:</i> | <i>39762</i>                                |
| <i>Company Tracking Number:</i> |   |                               |   |
| <i>TOI:</i>                     | <i>MS06 Medicare Supplement - Other</i>                     | <i>Sub-TOI:</i>               | <i>MS06.000 Medicare Supplement - Other</i> |
| <i>Product Name:</i>            | <i>Medicare Supplement</i>                                  |                               |   |
| <i>Project Name/Number:</i>     | <i>Lead Generating Postcards/17483-WC; 3401-WC; 3402-WC</i> |                               |   |

## **Disposition**

Disposition Date: 08/07/2008

Implementation Date:

Status: Filed

Comment:

Rate data does NOT apply to filing.

SERFF Tracking Number: BNLA-125750679 State: Arkansas

Filing Company: Bankers Life and Casualty Company State Tracking Number: 39762

Company Tracking Number:

TOI: MS06 Medicare Supplement - Other Sub-TOI: MS06.000 Medicare Supplement - Other

Product Name: Medicare Supplement

Project Name/Number: Lead Generating Postcards/17483-WC; 3401-WC; 3402-WC

| Item Type | Item Name                | Item Status | Public Access |
|-----------|--------------------------|-------------|---------------|
| Form      | Lead Generating Postcard | Filed       | Yes           |
| Form      | Lead Generating Postcard | Filed       | Yes           |
| Form      | Lead Generating Postcard | Filed       | Yes           |

|                                 |   |                               |   |
|---------------------------------|---|-------------------------------|---|
| <i>SERFF Tracking Number:</i>   | <i>BNLA-125750679</i>                                       | <i>State:</i>                 | <i>Arkansas</i>                             |
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| <i>Product Name:</i>            | <i>Medicare Supplement</i>                                  |                               |   |
| <i>Project Name/Number:</i>     | <i>Lead Generating Postcards/17483-WC; 3401-WC; 3402-WC</i> |                               |   |

## Form Schedule

**Lead Form Number:** 17483-WC

| <b>Review Status</b> | <b>Form Number</b> | <b>Form Type</b> | <b>Form Name</b>         | <b>Action</b> | <b>Action Specific Data</b> | <b>Readability</b> | <b>Attachment</b> |
|----------------------|--------------------|------------------|--------------------------|---------------|-----------------------------|--------------------|-------------------|
| Filed                | 17483-WC           | Advertising      | Lead Generating Postcard | Initial       |                             | 0                  | 17483-WC.pdf      |
| Filed                | 3401-WC            | Advertising      | Lead Generating Postcard | Initial       |                             | 0                  | 3401-WC.pdf       |
| Filed                | 3402-WC            | Advertising      | Lead Generating Postcard | Initial       |                             | 0                  | 3402-WC.pdf       |



**FREE MEDICARE REVIEW –  
GET BETTER COVERAGE NOW!**

PRSRT STD  
U.S. POSTAGE  
**PAID**  
Bankers Life  
and Casualty

IMPORTANT NON-GOVERNMENTAL DOCUMENT ENCLOSED  
ON SUPPLEMENTAL INSURANCE BENEFITS  
**OPEN IMMEDIATELY – DO NOT DELAY**  
To Open This Side – Slide Finger Under This Edge

**FREE MEDICARE REVIEW – GET BETTER COVERAGE NOW!**

For Americans with Medicare, more healthcare options exist today than ever before. Many of these new plans could offer MORE BENEFITS for LESS MONEY than the plan you may have purchased years ago.

**For example, did you know...**

- There are [12] standard Medicare Supplement insurance plans
- MEDICARE Part D prescription drug plan coverage varies widely by carrier

Bankers Life and Casualty Company can help make sure that you have the best plan for you. Send in this postage-paid card today to schedule your **FREE 15-minute in-home “COST & COVERAGE” REVIEW**. There is no cost or obligation.

John Doe  
123 Main Street  
Anytown, US 12345

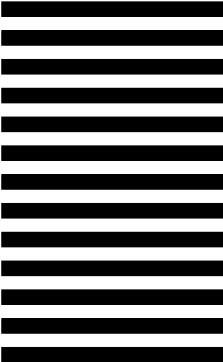
Name: \_\_\_\_\_  
Date of Birth: \_\_\_\_\_  
Phone: \_\_\_\_\_

Neither Bankers nor its insurance agents are connected with or endorsed by the Federal Medicare Program.  
An agent may contact you

**UPDATE  
MEDICARE  
[2008]**



NO POSTAGE  
NECESSARY  
IF MAILED  
IN THE  
UNITED STATES



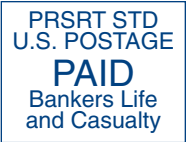
**BUSINESS REPLY MAIL**  
FIRST-CLASS MAIL    PERMIT NO. XX    CITY ST

POSTAGE WILL BE PAID BY ADDRESSEE

**Bankers Life and Casualty Company**  
**Fulfillment Center**  
**PO BOX XXXX**  
**CITY STATE ZIPCODE**



**IMPORTANT: [2008] MEDICARE UPDATE**



IMPORTANT NON-GOVERNMENTAL DOCUMENT ENCLOSED  
ON SUPPLEMENTAL INSURANCE BENEFITS  
**OPEN IMMEDIATELY – DO NOT DELAY**  
To Open This Side – Slide Finger Under This Edge

**IMPORTANT: [2008] MEDICARE UPDATE**

Every year in January, changes are made concerning **MEDICARE** that you should know about as they personally affect you. Deductibles and “Part A” co-insurance payments have increased. If you are on **MEDICARE** or will be eligible soon, it is very important that you know about these changes!

Please complete and return this postage-paid card to obtain **FREE** information from a licensed Bankers Life and Casualty Company insurance agent. There is no cost or obligation.

[ ] YES! I want to receive FREE information on affordable insurance plans that will help me pay the expenses MEDICARE doesn’t cover.

John Doe  
123 Main Street  
Anytown, US 12345

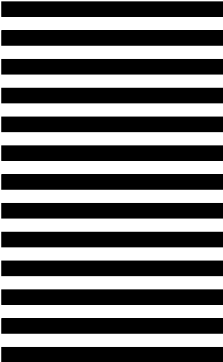
Name: \_\_\_\_\_  
Date of Birth: \_\_\_\_\_  
Phone: \_\_\_\_\_

Neither Bankers nor its insurance agents are connected with or endorsed by the Federal Medicare Program.  
An agent may contact you

UPDATE  
MEDICARE  
[2008]



NO POSTAGE  
NECESSARY  
IF MAILED  
IN THE  
UNITED STATES



BUSINESS REPLY MAIL

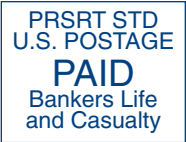
FIRST-CLASS MAIL PERMIT NO. XX CITY ST

POSTAGE WILL BE PAID BY ADDRESSEE

Bankers Life and Casualty Company  
Fulfillment Center  
PO BOX XXXX  
CITY STATE ZIPCODE



FREE MEDICARE PROTECTION GUIDE



IMPORTANT NON-GOVERNMENTAL DOCUMENT ENCLOSED  
ON SUPPLEMENTAL INSURANCE BENEFITS  
**OPEN IMMEDIATELY – DO NOT DELAY**  
To Open This Side – Slide Finger Under This Edge

FREE MEDICARE PROTECTION GUIDE

For Americans with Medicare, more healthcare options exist today than ever before. Many of these new plans could offer MORE BENEFITS for LESS MONEY than the plan you may have purchased years ago.

For example, did you know...

- There are [12] standard Medicare Supplement insurance plans
- MEDICARE Part D prescription drug plan coverage varies widely by carrier

To receive more information about these plans and benefits you may be entitled to, simply return the attached postage-paid card to receive a FREE “MEDICARE AND ACTIVE AMERICANS” PROTECTION GUIDE.

[ ] YES! Please send me my FREE “Medicare and Active Americans” Guide.

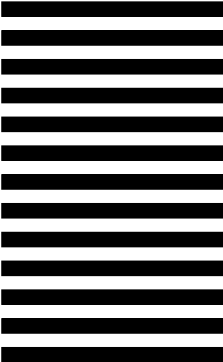
John Doe  
123 Main Street  
Anytown, US 12345

Name: \_\_\_\_\_  
Date of Birth: \_\_\_\_\_  
Phone: \_\_\_\_\_

UPDATE  
MEDICARE  
[2008]



NO POSTAGE  
NECESSARY  
IF MAILED  
IN THE  
UNITED STATES



**BUSINESS REPLY MAIL**

FIRST-CLASS MAIL    PERMIT NO. XX    CITY ST

POSTAGE WILL BE PAID BY ADDRESSEE

**Bankers Life and Casualty Company**  
**Fulfillment Center**  
PO BOX XXXX  
CITY STATE ZIPCODE



|                                 |   |                               |   |
|---------------------------------|---|-------------------------------|---|
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## **Rate Information**

Rate data does NOT apply to filing.